

Certificate Number: 03621-NJ-DE-035823954

Bankruptcy Case Number: 21-14457



03621-NJ-DE-035823954

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 9, 2021, at 4:52 o'clock PM EDT, Nicola Desantis completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: July 9, 2021 By: /s/Angela Rosales

Name: Angela Rosales

Title: Credit Counselor